

CITY OF WILKES-BARRE
Pennsylvania
Thomas M. Leighton, Mayor

William C. Harris
Director of Planning

Leon S. Schuster
Director of Zoning



40 East Market Street
Wilkes-Barre, PA 18711
Telephone: (570) 208-4163
Fax: (570) 208-4101

OFFICE OF PLANNING & ZONING

September 2007

Dear Resident:

The City of Wilkes-Barre is a participant under the National Flood Insurance Program (NFIP). The NFIP enables City residents living in flood hazard areas to purchase flood insurance at reduced rates. The City has since 1992 taken advantage of the opportunity available under a program known as the Community Rating System (CRS) to provide the City residents with a flood mitigation service. I also wish to inform you of some additional information on floodplain management issues within the City.

While the 1972 flood resulted from the Susquehanna River, the danger from creek flooding is also significant as evidence by flooding which occurred in the past. If you are a resident living in an area subject to flooding, please contact your insurance agent because a standard homeowner's insurance policy does not cover loss or damage from floods.

Please purchase a flood insurance policy to cover financial assistance for repairs after a flood and in some cases, it will help pay the costs of elevating a substantially damaged building. The City's Department of Community & Economic Development (OECD) provides financial assistance to eligible property owners for non-luxury housing rehabilitation including flood proofing and/or retro-fitting against storm/sewer backup. The Department of OECD can be reached at (570) 208-4138.

The Wilkes-Barre City Subdivision and Land Development, Floodplain Zoning, Building Code Ordinance and Regulations also acknowledge that substantial improvement is any repair, reconstruction, or improvement of a structure, the cost of which equals or exceeds 50 percent (50%) of the market value of the structure. The National Flood Insurance Program (NFIP) requires if the cost of reconstruction, rehabilitation, addition, or other improvements to a building equals or exceeds 50% of the buildings market value, then the building is undergoing substantial improvements with construction requirements being the same as a new building and must be elevated 1 ½ feet above the base flood elevation in flood hazard areas. The Wilkes-Barre City Code Enforcement Office at 570-208-4180 will enforce and require an elevation certificate for the building in question.

The City will continue to perform creek, stream, drainage area maintenance and sustentation of its levee system and creek walls. In order to insure safe and clean streams and drainage areas, your cooperation is needed. Not only is it illegal to dump debris into a

creek, stream or drainage area but dumping any type of material can block the flow of water and create a greater flood potential. Ordinance No. 4 of 1997 provides a \$300.00 reward for reporting any information regarding illegal dumping into any creek or stream. Please assist us by reporting any violation of illegal dumping by calling the City at the Mayor's Help Line at 570-821-1111.

To comply with State and Federal policies, we continue to regulate land use and development to specific standards, within designated flood plain areas. These regulations, designed to reduce the effects of flood waters and resulting loss damage are contained in our Zoning Ordinance, Subdivision Ordinance and Building Code.

The purpose of these regulations is to control the alteration of natural floodplains and stream channels; prevent or regulate the construction of flood barriers which unnaturally divert flood waters or which may increase flood hazards in other areas; restrict or prohibit uses which may result in damaging increases in erosion or in flood heights or velocities and to control filing, grading, dredging and other development which may increase flood damages.

These regulations specify flood hazard areas - the floodway and the special flood hazard areas inundated by a 100 year flood. Contractors must obtain a zoning/building permit for projects requiring structures, fill dumping of material or waste or storage of materials or equipment. The most common uses of the floodway are agricultural or recreational in nature and parking/lawn areas of residences.

Special flood hazard districts permit the construction of structures, such as residences, provided the lowest floor of any residential structure is no lower than one and one half (1 ½) feet above the base flood elevation.

Please note any construction/development activities occurring in flood hazard areas without a building/zoning permit, report the illegal activity to the Wilkes-Barre City Code Enforcement Office, City Hall, 40 East Market Street, Wilkes-Barre, PA 18711; telephone 570-208-4182.

Most importantly is the availability of FEMA's National Flood Insurance Program Elevation Certificates. The flood elevation certificates may be obtained from either the Wilkes-Barre City Planning Department or the Code Enforcement Office in City Hall. Elevation certificates are necessary for reducing flood losses by requiring Wilkes-Barre City to obtain the elevation of the lowest floor (including basement) of all new and substantially improved buildings and maintain a record of such information.

We are aware that many houses, even those not in a flood plain, have sewers that may back up into basements during heavy rain. To reduce the threat of sewage backup flooding, you may wish to talk to a plumber about the installation of a backwater valve. This type of measure is called Flood Proofing or Retro-fitting. The City has placed additional Flood Proofing information on file at the Osterhout Free Library. Also, refer to the attached sheet outlining property protection measure tips.

Please remember that the City of Wilkes-Barre will provide specific flood and flood related data by contacting Mr. William Harris, Planning Director at City Hall; telephone 570-208-4163. The City Code Enforcement Inspectors will assist the Planning Director with providing the names of contractors and consultants familiar with flood protection projects. They can be reached at the Code Enforcement Office; telephone 570-208-4182.

The City Code Enforcement/Plumbing Inspector; telephone 570-208-4182 and the Director for Public Works; telephone 570-208-4237(or 4240) will conduct a site investigations upon request to review flood, drainage and sewer problems and will advise on retrofitting techniques for your property.

Wilkes-Barre City is an integral part of a countywide flood warning system coordinated by the Luzerne County Emergency Management Agency (LCEMA). LCEMA maintains direct contact with the National Weather Service and was developed to prepare for a variety of disasters, including flooding. Flood watch updates (when conditions are right for flooding) and flood warning updates (flooding is imminent) will be issued by the local emergency alert system (EAS) to the following local television and radio stations:

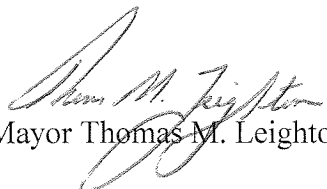
<u>AM</u>	<u>FM</u>	<u>TV STATIONS</u>	
WILK 980	WXBE 97.9	WRKC 88.5	WBRE TV 28
WAZL 1490	WKRZ 98.5	WRGN 88.1	WNEP TV 16
WNAK 730	WCLH 90.7	WQFM 92.1	WYOU TV 22
WITK 1550	WBHT 97.1	WSHG 102.3	WVIA TV 44
WBAX 1240	WWFH 103.1	WMGS 92.9	WOLF TV 56
WOGY 1300	WDLS 93.7		WSWB TV 38
WYCK 1340	WSFX 89.1		

LCEMA issues an emergency alert system (EAS) message to the aforementioned television and radio stations and also will issue a general alarm (GA) directly to the Wilkes-Barre Police Department, if necessary. The local cable service (Service Electric Cable TV Company) also issues EAS and NOAA messages on its channels.

Residents in flood prone areas will also be warned of an actual emergency condition by the sounding of a steady siren tone lasting 3-5 minutes. The signal will be provided by primary siren sites in Wilkes-Barre City. If needed, supplemental siren coverage will be provided by Wilkes-Barre City Fire and Police mobile units. When these signals are sounded, it is not a signal to evacuate, instead residents should turn to an emergency alert television or radio station listed above for weather broadcasts and be alert to special local advisories.

If you have any questions or suggestions, please feel free to contact my office at 570-208-4152. You may also log on to www.wilkes-barre.pa.us and click to follow the "Flood Protection Information" link. Thank You.

Sincerely,


Mayor Thomas M. Leighton

cc: Department of Planning
Code Enforcement Office



Federal Emergency Management Agency

Washington, D.C. 20472

Mayor
City of Wilkes-Barre
40 East Market Street
Wilkes-Barre, PA 18711

Dear Mayor

Congratulations! Based on the field verification of your five-year cycle application (report enclosed), I have determined that the City of Wilkes-Barre will increase to a Class 7 in the National Flood Insurance Program's (NFIP) Community Rating System (CRS). This means that NFIP policies issued or renewed for properties in the Special Flood Hazard Areas (SFHAs) beginning October 1, 2002, will receive a 15 percent premium discount.

These continued savings are a tangible result of the voluntary activities your community has implemented. It should be noted that reduced rate Preferred Risk Policies are available for eligible properties in B, C, and X zones; and all policies in AR and A99 zones, already receive premium reductions in the base rate. Therefore, with the exception of Class 1-6 communities, these zones are limited to a 5 percent CRS discount. However, policyholders in Class 1-6 communities will receive a 10 percent discount in these zones. All discounts are applied before the addition of certain fixed fees.

Provided that there are no NFIP compliance actions, the rating will be automatically renewed yearly (no letter will be sent) as long as your community continues to implement the activities to which you annually certify each October. If no additional modifications or new activities are added, your community will not receive another verification for five years. Meanwhile, we will periodically send you updated information to keep your community informed on the CRS.

You are encouraged to add new activities yearly to reach an even better CRS classification. Each improvement in CRS Class brings higher flood insurance premium savings and brings your community closer to being disaster resistant and a truly "sustainable community". If you have any questions regarding your classification or desire more information on the enclosed scoring, please contact our FEMA regional office within 30 days of this notification. However, if the request involves a change in points that does not change your overall CRS Class, then due to resource constraints the request for reconsideration will not be reviewed, and should be included as a modification to your next application. Once again, I applaud your community for the CRS activities you've undertaken.

Sincerely,

Howard Leikin
Deputy Administrator for Insurance
Federal Insurance and Mitigation Administration

Enclosure

NATIONAL FLOOD INSURANCE PROGRAM

FIRM
FLOOD INSURANCE RATE MAP

CITY OF
WILKES-BARRE,
PENNSYLVANIA
LUZERNE COUNTY

PANEL 1 OF 2

(SEE MAP INDEX FOR PANELS NOT PRINTED)



PANEL LOCATION

COMMUNITY-PANEL NUMBER

420631 0001 D

MAP REVISED:
MARCH 16, 1992



Federal Emergency Management Agency

NATIONAL FLOOD INSURANCE PROGRAM

FIRM
FLOOD INSURANCE RATE MAP

CITY OF
WILKES-BARRE,
PENNSYLVANIA
LUZERNE COUNTY

PANEL 2 OF 2
(SEE MAP INDEX FOR PANELS NOT PRINTED)



PANEL LOCATION

COMMUNITY-PANEL NUMBER

420631 0002 D

MAP REVISED:
MARCH 16, 1992



Federal Emergency Management Agency

LEGEND



SPECIAL FLOOD HAZARD AREAS INUNDATED BY 100-YEAR FLOOD

- ZONE A** No base flood elevations determined.
- ZONE AE** Base flood elevations determined.
- ZONE AH** Flood depths of 1 to 3 feet (usually areas of ponding); base flood elevations determined.
- ZONE AO** Flood depths of 1 to 3 feet (usually sheet flow on sloping terrain); average depths determined. For areas of alluvial fan flooding; velocities also determined.
- ZONE A99** To be protected from 100-year flood by Federal flood protection system under construction; no base flood elevations determined.
- ZONE V** Coastal flood with velocity hazard (wave action); no base flood elevations determined.
- ZONE VE** Coastal flood with velocity hazard (wave action); base flood elevations determined.

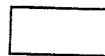


FLOODWAY AREAS IN ZONE AE



OTHER FLOOD AREAS

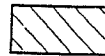
ZONE X Areas of 500-year flood; areas of 100-year flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protected by levees from 100-year flood.



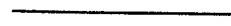
OTHER AREAS

ZONE X Areas determined to be outside 500-year floodplain.

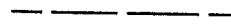
ZONE D Areas in which flood hazards are undetermined.



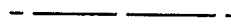
UNDEVELOPED COASTAL BARRIERS



Floodplain Boundary



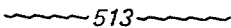
Floodway Boundary



Zone D Boundary

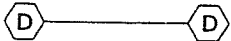


Boundary Dividing Special Flood Hazard Zones, and Boundary Dividing Areas of Different Coastal Base Flood Elevations Within Special Flood Hazard Zones.



513

Base Flood Elevation Line; Elevation in Feet*



Cross Section Line

(EL 987)

Base Flood Elevation in Feet Where Uniform Within Zone*

RM 7_x

Elevation Reference Mark

•M1.5

River Mile

*Referenced to the National Geodetic Vertical Datum of 1929

NOTES

This map is for use in administering the National Flood Insurance Program; it does not necessarily identify all areas subject to flooding, particularly from local drainage sources of small size, or all planimetric features outside Special Flood Hazard Areas. The community map repository should be consulted for possible updated flood hazard information prior to use of this map for property purchase or construction purposes.

Coastal base flood elevations apply only landward of 0.0 NGVD, and include the effects of wave action; these elevations may also differ significantly from those developed by the National Weather Service for hurricane evacuation planning.

Areas of special flood hazard (100-year flood) include Zones A, AE, AH, AO, A99, V, and VE.

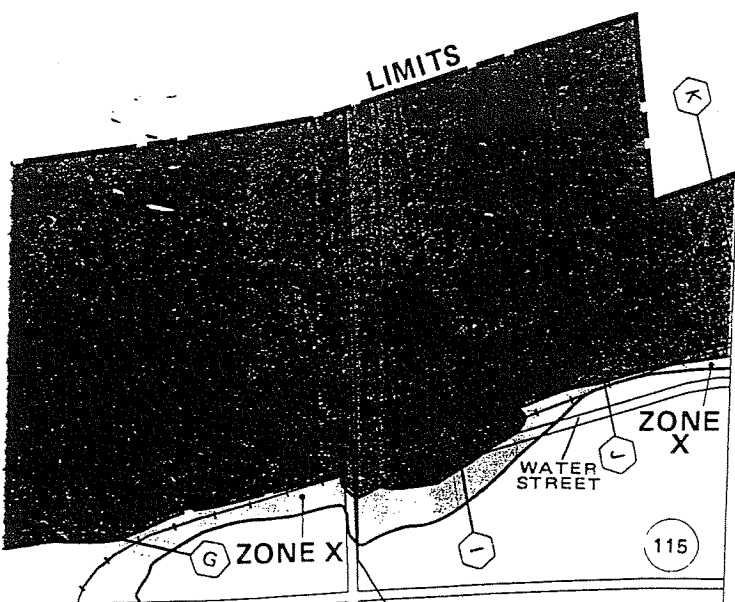
Certain areas not in Special Flood Hazard Areas may be protected by flood control structures.

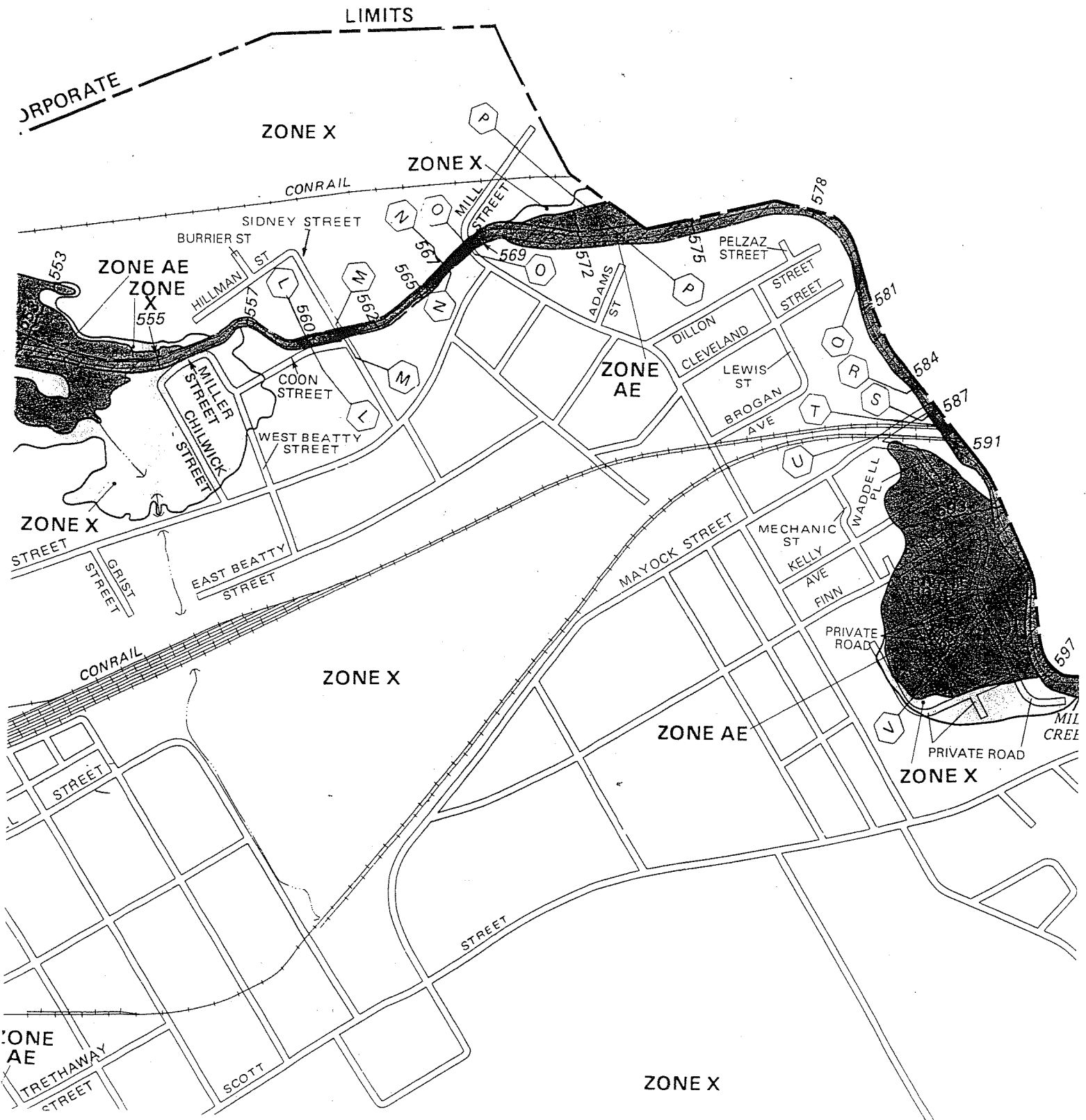
Boundaries of the floodways were computed at cross sections and interpolated between cross sections. The floodways were based on hydraulic considerations with regard to requirements of the Federal Emergency Management Agency.

Floodway widths in some areas may be too narrow to show to scale. Floodway widths are provided in the Flood Insurance Study Report.

THE 100-YEAR FLOOD
STRUCTURE
STOPPING

LIMITS





CITY OF WILKES-BARRE
DEPARTMENT OF PLANNING AND ZONING
CITY HALL, WILKES-BARRE, PENNSYLVANIA 18711

Date: _____

RE: Flood Insurance Rate Map Information

TO WHOM IT MAY CONCERN:

The property located at: _____, has been located on the city's Flood Insurance Rate Map (FIRM). The following information is provided:

Wilkes-Barre City's Community Number is 420631.

The property is located on panel number 420631, Suffix 0001D
0002D.

The date of the Firm Index is *March 16, 1992*.

The Property is located in FIRM zone: _____.

The main building on the property:

- is located in a Special Flood Hazard Area. The base flood elevation at the property is: _____, NGVD. Federal law requires that a flood insurance policy be obtained as a condition of a federally-backed mortgage or loan that is secured by the building. It is up to the lender to determine whether flood insurance is required for a property. Flood insurance is available in the City of Wilkes-Barre. More information on Flood insurance is attached.
- is not located in a Special Flood Hazard Area. However, the property may still be subject to local drainage problems or other unmapped flood hazard. Flood insurance is available and may be obtained at the non-floodplain rates. A flood insurance policy may be required by a lender.
- A determination of the building's exact location cannot be made on the FIRM. A copy of the FIRM is attached for your information.

NOTE: *This information is based on the Flood Insurance Rate Map for the City of Wilkes-Barre. This letter does not imply that the referenced property will or will not be free from flooding or damage. A property not in a Special Flood Hazard Area may be damaged by a flood greater than that predicted on the FIRM or from a local drainage problem not shown on the map. This letter does not create liability on the part of the City, or any officer or employee thereof, for any damage that results from reliance on this information.*

Zoning Official, City of Wilkes-Barre

Flood Insurance

NFIP: This community participates in the National Flood Insurance Program (NFIP). The NFIP makes federally backed flood insurance available for all buildings, whether they are in a floodplain or not. Flood insurance covers direct losses caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems.

The NFIP insures buildings, including mobile homes, with two types of coverage: structural and contents. Structural coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately provided the contents are in an insurable building.

Mandatory Purchase Requirement: The mandatory purchase requirement applies to all forms of federal or federally related financial assistance for buildings located in a Special Flood Hazard Area (SFHA). This requirement affects loans and grants for the purchase, construction, repair, or improvement of any publicly or privately owned building in the SFHA, including machinery, equipment, fixtures, and furnishings contained in such buildings.

Financial assistance programs affected include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and Federal Emergency Management Agency. The requirement also applies to secured mortgage loans from financial institutions, such as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised or insured by Federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

How it Works: Before a person can receive a loan or other financial assistance from one of the affected agencies or lenders, there must be a check to see if the building is in a Special Flood Hazard Area (SFHA). The SFHA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "V."

Copies of the FIRM are available for review in most local government building or planning departments. Many lenders and insurance agents also have copies. It is the agency's or the lender's responsibility to check the FIRM to determine if the building is in an SFHA, although many communities provide assistance.

If the building is in a SFHA, the agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. The requirement is for structural coverage equal to the amount of the loan (or other financial assistance) or the maximum amount available, whichever is less. The maximum amount available for a single-family house is \$250,000.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in the SFHA, even though a portion of the lot may be floodprone. While not mandated by law, a lender may require a flood insurance policy as a condition of a loan for a property in any zone on a Flood Insurance Rate Map.



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Flood Insurance

National Flood Insurance Program

Top 10 Facts Every Consumer Needs to Know about the National Flood Insurance Program (NFIP)

- **Flood Insurance**
- Mitigation Division
- About Flood Insurance
- FloodSmart.gov
- Ask the Expert
- Flood Insurance Library
- Flood Insurance Site Map
- Flood Insurance Statistics
- Training & Workshops
- Publications
- Storm Watch
- Hazards



1. Everyone lives in a flood zone.
2. Flood damage is not covered by homeowners policies.
3. You can buy flood insurance no matter what your flood risk is.
4. The low-cost Preferred Risk Policy is ideal for homes and businesses in low- to moderate-risk areas.
5. Flood insurance is affordable.
6. Flood insurance is easy to get.
7. Contents coverage is separate, so renters can insure their belongings too.
8. Up to a total of \$1 million of flood insurance coverage is available for non-residential buildings and contents.
9. There is usually a 30-day waiting period before the coverage goes into effect.
10. Federal disaster assistance is not the answer.

1. Everyone lives in a flood zone.

You don't need to live near water to be flooded. Floods are caused by storms, melting snow, hurricanes, and water backup due to inadequate or overloaded drainage systems, dam or levee failure, etc.

2. Flood damage is not covered by homeowners policies.

You can protect your home, business, and belongings with flood insurance from the National Flood Insurance Program. You can insure your home with flood insurance for up to \$250,000 for the building and \$100,000 for its contents.

3. You can buy flood insurance no matter what your flood risk is.

It doesn't matter whether your flood risk is high or low, you can buy flood insurance as long as your community participates in the National Flood Insurance Program. And, it's a good idea to buy even in low or moderate risk areas: between 20 and 25 percent of all flood insurance claims come from low- to moderate-risk areas.

4. The low-cost Preferred Risk Policy is ideal for homes and businesses in low- to moderate-risk areas.

Homeowners can insure buildings and contents for as little as \$112 per year.
Business owners can insure building and contents for as little as \$500 per year.
Residential renters can insure contents for as little as \$39 per year.

5. Flood insurance is affordable.

The average flood insurance policy costs a little more than \$400 a year for about \$100,000 of coverage. In comparison, a \$50,000 disaster home loan can cost you about \$240 a month at 4 percent interest over 20 years.

6. Flood insurance is easy to get.

You can buy NFIP flood insurance from private insurance companies and agents; call yours today! You may be able to purchase flood insurance with a credit card.

7. Contents coverage is separate, so renters can insure their belongings too.

Up to \$100,000 contents coverage is available for homeowners and renters. Whether you rent or own your home or business, make sure to ask your insurance agent about contents coverage. It is not automatically included with the building coverage (except under the Preferred Risk Policy).

8. Up to a total of \$1 million of flood insurance coverage is available for non-residential buildings and contents.

Up to \$500,000 of coverage is available for non-residential buildings.
Up to \$500,000 of coverage is available for the contents of non-residential buildings.

9. There is usually a 30-day waiting period before the coverage goes into effect.

Plan ahead so you're not caught without flood insurance when a flood threatens your home or business.

10. Federal disaster assistance is not the answer.

Federal disaster assistance is only available if the President declares a disaster. Flood insurance pays even if a disaster is not declared. It's just good sense.

For more information about the NFIP and flood insurance, call 1-800-427-4661, or contact your insurance company or agent.

For an agent referral, call 1-888-435-6637, TDD 1-800-427-5593.

F-301 (2/05)



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Flood Insurance

National Flood Insurance Program

Preferred Risk Policy for Homeowners and Renters

Homeowners insurance doesn't cover floods.
Renters insurance doesn't cover floods.
Only flood insurance covers floods.

But if your home or apartment isn't in a floodplain, do you really need flood insurance?

Consider this:
Floods are the most common, and costly, natural disaster.

They can happen anywhere, even in areas no one believes to be high risk.

Heavy rains, a blocked creek, or inadequate drainage can all lead to floods. And you're left with damaged walls and floors, drenched rugs and furniture, mud, and debris.

25% - 30% of all flood insurance claims are paid to people in low- to moderate-risk flood zones. Are you willing to gamble your home, your possessions, and your financial well-being on a flood?

LOWER-COST FLOOD PROTECTION

The Preferred Risk Policy (PRP)

The National Flood Insurance Program's Preferred Risk Policy (PRP) offers lower-cost protection for homes and apartments in areas of low- to moderate-flood risk. These areas outside of known floodplains are shown as B, C, or X zones on a Flood Insurance Rate Map.

Most single-family homes, townhomes, and apartments in these areas are eligible for the lower PRP rates, as long as the building does not have a significant history of flooding. Most multi-unit condominium buildings do not qualify, though insurance for them is available at standard rates.



- **Flood Insurance**
- Mitigation Division
- About Flood Insurance
- FloodSmart.gov
- Ask the Expert
- Flood Insurance Library
- Flood Insurance Site Map
- Flood Insurance Statistics
- Training & Workshops
- Publications
- Storm Watch
- Hazards

For Homeowners –

Protecting Your Home and Its Contents

Several combinations of building and contents protection are available. You can buy \$20,000 building coverage and \$8,000 contents coverage for as little as \$112 per year. Higher coverage combinations of up to \$250,000/\$100,000 are available (see chart).

1-4 Family Residential Building & Content Coverage Combinations ¹			
With Basement/ Enclosure		Without Basement/ Enclosure	
Building	Contents	Premium ^{2,3}	
\$20,000	\$8,000	\$137	\$20,000
\$30,000	\$12,000	\$163	\$30,000
\$50,000	\$20,000	\$205	\$50,000
\$75,000	\$30,000	\$232	\$75,000
\$100,000	\$40,000	\$263	\$100,000
\$125,000	\$50,000	\$279	\$125,000
\$150,000	\$60,000	\$294	\$150,000
\$200,000	\$80,000	\$331	\$200,000
\$250,000	\$100,000	\$352	\$250,000
			\$8,000
			\$12,000
			\$20,000
			\$30,000
			\$40,000
			\$50,000
			\$60,000
			\$80,000
			\$100,000
			\$112
			\$138
			\$180
			\$207
			\$233
			\$249
			\$264
			\$296
			\$317

For Renters –

Protecting Your Personal Property

For as little as \$39 per year, you can buy \$8,000 of contents-only coverage. Higher limits up to \$100,000 are available. (Coverage is not provided for contents located in basements only.)

All Residential Contents Only ^{1,4}			
Contents Located Above Ground Level (More Than One Floor)		All Other Locations (Basement-Only Not Eligible)	
Contents	Premium ²	Contents	Premium ²
\$8,000	\$39	\$8,000	\$61

\$ 12,000	\$ 53	\$ 12,000	\$ 86
\$ 20,000	\$ 81	\$ 20,000	\$ 116
\$ 30,000	\$ 93	\$ 30,000	\$ 131
\$ 40,000	\$ 105	\$ 40,000	\$ 146
\$ 50,000	\$ 117	\$ 50,000	\$ 156
\$ 60,000	\$ 129	\$ 60,000	\$ 166
\$ 80,000	\$ 153	\$ 80,000	\$ 181
\$ 100,000	\$ 177	\$ 100,000	\$ 196

¹Add the \$50.00 Probation Surcharge, if applicable.

²Premium includes Federal Policy Fee of \$11.00.

³Premium includes ICC premium of \$1.00. Deduct this amount if the risk is a townhouse/rowhouse condominium unit.

⁴Contents-only policies are not available for contents located in basement only.

NOTES: Condominium associations are not eligible for the Preferred Risk Policy. Individual condominium units are not eligible unless they qualify under one of the exceptions on page PRP 2.

The deductibles apply separately to building and contents. Building deductible, \$500. Contents deductible, \$500.

Don't Wait for Disaster

Some people assume that federal disaster assistance will bail them out if their property is flooded. But disaster assistance is available only if a flood is a federally declared disaster – most floods are not. And disaster assistance usually comes in the form of a loan, which must be repaid with interest. Your PRP claim reimburses you for covered losses in any flood, and never has to be repaid.

Contact Your Agent Today

Contact your agent to learn more about the Preferred Risk Policy, your flood risk, and how flood insurance can help protect your financial future. Or find out more at floodsmart.gov.

For More Information, call 1-888-call-flood, TDD 1-800-427-5593, visit floodsmart.gov, or call your insurance agent.

F-436 (7/04)

Last Updated: Friday, 22-Oct-2004 00:00:00 EDT

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CITY OF WILKES-BARRE
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40 East Market Street
Wilkes-Barre, PA 18711
Telephone: (570) 208-4163
Fax: (570) 208-4104
TDD: (570) 208-4139

OFFICE OF PLANNING & ZONING

PROPERTY PROTECTION MEASURE TIPS

Every year, flooding causes more property damage in the United States than any other type of natural disaster. This is information which outlines information relevant to developing practical and cost effective methods for reducing or eliminating property exposure to flooding. One interesting approach towards protecting your property from flooding is the usage of retrofitting to modify a building subject to flooding in order to prevent or minimize flooding of habitable space.

There are several recognizable approaches to retrofitting:

- 1) Elevation of the structure above flood protection levels.
- 2) Construction of barriers (floodwalls, berms, etc.). This is not recommended in floodway deep water.
- 3) Dry floodproofing (water tight floor and wall systems). This is not recommended for houses with basements, systems or if water will get over two feet deep.
- 4) Wet flood proofing such as constructing the flood prone areas as to permit the entry and passage of flood waters and removing or relocating items of value to higher elevation levels.

In the event of pending flood threats it is advisable to take the following emergency actions:

- 1) Sand bagging to reduce erosion and scouring.
- 2) Elevate furniture above flood protection levels.
- 3) Create floodway openings in non-habitable areas such as garage doors.
- 4) Seal off sewer lines to the dwelling to prevent the backflow of sewer waters. Inquire about plugs, standpipe, backup valves or overhead sewers. Assistance with these options is available from the Wilkes-Barre City Building Inspectors Office by contacting the office located at City Hall, 40 East Market Street, or calling (570) 208-4180.



Avoiding Flood Damage: A Checklist for Homeowners

FEDERAL EMERGENCY MANAGEMENT AGENCY

Are you looking for ways to protect your home from flooding? There are many things you can do, depending on the flood hazard in your area, the characteristics of your property, and the zoning and building codes in your community. Some methods are fairly simple and inexpensive; others will require a professional contractor.

This homeowner's checklist will help you become familiar with what you can do. For more information about the costs and benefits of each method, talk to a professional builder, architect or contractor. You should also ask your building department about building permit requirements.

▶ Do you know your flood risk?

Call your local emergency management office, building department or floodplain management office for information about flooding. Ask to see a flood map of your community. There may be a projected flood elevation for your neighborhood. This information will help you determine how much water is likely to come in.

▶ Do you have enough flood insurance?

Even if you have taken steps to protect your home from flooding, you still need flood insurance if you live in a floodplain. Homeowners' policies do not cover flood damage, so you will probably need to purchase a separate policy under the National Flood Insurance Program (NFIP).

It takes 30 days for a flood policy to take effect. This is why you need to purchase flood insurance before flooding occurs.

If your insurance agent is unable to write a flood policy, call 1-800-638-6620 for information.

▶ Is the main electric switchbox located above potential flood waters?

The main electric panel board (electric fuses or circuit breakers) should be at least 12" above the projected flood elevation for your home. The panel board height is regulated by code. All electrical work should be done by a licensed electrician.

▶ Are electric outlets and switches located above potential flood waters?

Consider elevating all electric outlets, switches, light sockets, baseboard heaters and wiring at least 12" above the projected flood elevation for your home.

You may also want to elevate electric service lines (at the point they enter your home) at least 12" above the projected flood elevation.

In areas that could get wet, connect all receptacles to a ground fault interrupter (GFI) circuit to avoid the risk of shock or electrocution.

Have electrical wiring done by a licensed electrician.

▶ Are the washer and dryer above potential flood waters?

For protection against shallow flood waters, the washer and dryer can sometimes be elevated on masonry or pressure-treated lumber at least 12" above the projected flood elevation. Other options are moving the washer and dryer to a higher floor, or building a floodwall around the appliances.

▶ Are the furnace and water heater above potential flood waters?

The furnace and water heater can be placed on masonry blocks or concrete at least 12" above the projected flood elevation, moved to inside a floodwall or moved to a higher floor. (You have more

options for protecting a new furnace. Ask your utility about rebates for new energy efficient furnaces. The rebate plus the savings in fuel costs could make the purchase feasible.)

Furnaces that operate horizontally can be suspended from ceiling joists if the joists are strong enough to hold the weight. Installing a draft-down furnace in the attic may be an option if allowed by local codes. Some heating vents can be located above the projected flood elevation.

Outside air conditioning compressors, heat pumps or package units (single units that include a furnace and air conditioner) can be placed on a base of masonry, concrete or pressure treated lumber.

All work must conform to state and local building codes.

▶ **Is the fuel tank anchored securely?**

A fuel tank can tip over or float in a flood, causing fuel to spill or catch fire. Cleaning up a house that has been inundated with flood waters containing fuel oil can be extremely difficult and costly.

Fuel tanks should be securely anchored to the floor. Make sure vents and fill line openings are above projected flood levels.

Propane tanks are the property of the propane company. You'll need written permission to anchor them. Ask whether the company can do it first.

Be sure all work conforms to state and local building codes.

▶ **Does the floor drain have a float plug?**

Install a floating floor drain plug at the current drain location.

If the floor drain pipe backs up, the float will rise and plug the drain.

▶ **Does the sewer system have a backflow valve?**

If flood waters enter the sewer system, sewage can back up and enter your home. To prevent this, have a licensed plumber install an interior or exterior backflow valve. Check with your building department for permit requirements.

You may have other options for avoiding flood damage depending on your needs and financial resources. These include building drainage systems around the property, sealing openings such as low windows, building levees, constructing exterior floodwalls around basement doors and window wells, improving exterior walls, elevating buildings above projected flood levels and relocating buildings away from floodplains.

For more information, talk to a professional builder, architect or contractor. Ask your building department about building permit requirements.

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OFFICE OF THE
MAYOR

FLOOD SAFETY TIPS - CITY OF WILKES-BARRE

Do not walk through flowing water. Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.

Do not drive through a flooded area. More people drown in their cars than anywhere else. Don't drive around road barriers, the road or bridge may be washed out.

Stay away from creek walls during high waters. Although the City has spent extensive sums of money in rebuilding flood retaining walls along Mill Creek, Laurel Run Creek and Solomon's Creek, there are sections which are aged but have not yet been replaced. These walls were constructed in the 1930's as PWA projects. Therefore in the event of high waters there is a potential danger that older sections may collapse resulting in injury or death of anyone looking into the creek from vantage points along such walls.

Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the Power Company or City emergency management office.

Have your electricity turned off by the PP & L. Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned and dried.

Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

Be alert for gas leaks. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns or open flames unless you know the gas has been turned off and the area has been ventilated.